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Although Mac users may be able to install the software using a third-party application such as Parallels Desktop 9 for Mac, CreditUgly does not endorse, promote, support, warrant, or guarantee in any manner, any installation of the Do It Yourself Credit Repair Software on a non-Windows operating system.

1.) **Pull Your Credit Report**

To get started using the *CreditUgly Do It Yourself Software* you will need to first pull (obtain) your credit report. You will need the most current infor-mation to enter into the credit repair section of the software, which is ex-plained in section 5 below. You can pull your credit report for free by going to *Annualcreditreport.com*, there you will be guided to each individual credit bureaus website so you can pull each report separately. To work on your credit properly and effectively, you must have a credit report from Equifax, TransUnion, & Experian.

***Please note**: If you have requested your free credit report within the last 12 months you will not be able to receive it from annualcreditreport.com until the following year.*

The best way to monitor your success while going through the credit repair process will be to joina monitoring service. We presently recommend **IDENTITY IQ*** because of the low cost and scoring system being closest to your actual FICO score. By having this service you can view your scores and results every month based on the disputes you've made while using the Credit Ugly Software. Although you are pulling your new credit report every month this will not effect you in a negative way. This will not put an inquiry on your report either.

To get started simply click on the following link, or copy and paste into your browser:
https:EEaaacidentityiqccomEhredit-teports/imteport.aspeyofoercode=uissrCi6

**Identity IQ is not a Free service*

A TriMerge credit report is a combination of Equifax, TransUnion, & Experi-an merged into one report. This report will also help you add your accounts into the software in less time. The monitoring service will provide you with credit scores from all 3 bureaus, and after working on your report for a rea-sonable period of time you'll be able to view the dramatic increases in your scores. Monitoring services do not put a "hard" credit inquiry on your report, and if you continue with the service you will receive a new report (with up-dates, deletions, & activity) every 30 days. Plus, with the credit monitoring service you receive the added benefit of Identity Theft Protection.

Whether you decide to keep the monitoring service or cancel, you will be receiving updates and deletions directly from Equifax, TransUnion, & Ex-perian through regular mail which is discussed later in this manual.

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2.) **Download & Install the Software**

After you have completed your purchase of the software at *CreditUgly.com* you will receive 2 emails. The first email is your confirmation and includes the link for downloading the software. *(The second email is discussed in #3 Pin Registration below)*. Currently the software is supported for Windows operating systems only.

> *CreditUgly has not tested the Do It Yourself Credit Repair Software on a Mac OS or by using a third-party software product that emulates a windows environment. Although Mac users may be able to install the software using a third-party appli-cation such as Parallels Desktop 9 for Mac, CreditUgly does not endorse, pro-mote, support, warrant, or guarantee in any manner, any installation of the Do It Yourself Credit Repair Software on a non-Windows operating system.*

To start the installation process, of the Credit Repair Software, begin by opening up the program. Depending on the version of your Windows oper-ating system you may get an error message, if so click 'Ok', you be directed to the home screen.

At *CreditUgly.com* we have a variety of credit builder products that in most cases will be essential to the credit restoration process. You can take full advantage of these products by clicking this link *Credit Building Products*.

IMPORTANT: *Having positive credit on your current report is crucial to the credit repair process. We recommend that you have a minimum of 3 positive accounts on your report. If you do not have three positive trade lines reporting, visit our website and view the credit builder products to help you add positive credit.*

3.) **Pin Registration**

After purchasing the CreditUgly "Do It Yourself Credit Repair Software" you will receive 2 emails. The 2nd email will be sent in 24-48 hours after com-pleting your purchase and will contain the 9-digit PIN number required to register your software. The software is fully functional for the first 5 days after installation. To continue using the software you must register your PIN so you can receive your password and begin the process of repairing your credit. If you do not receive this email in 24-48 hours, please send an email to product support at *support@creditugly.com*

BONUS: The CreditUgly Software allows up to three (3) Users. That's right; three people can repair their credit, which makes the value of CreditUgly Credit Repair Software that much better.

Continue to Next Page to Get Started...

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NOW LET'S GET STARTED

A) Click 'ENTER' at home screen, a gray screen will pop-up, then click 'Pin Registration'.

B) To complete the Pin Registration, you will asked to enter your Full Name, Company Name (you can put 'home' in this box), Email, Phone Number, & your 9 digit PIN with dashes included.

C) After you have entered all of the required registration information click the big RED button with the #1 on it. A pop-up screen will display a message that states you must wait 15 minutes while CreditUgly regis-ters your pin and generates your password.

D) After the 15-minute waiting period, click 'continue' and your password will be automatically entered in the software. Click 'continue' again to proceed.

> ***Note**: Each time you start the CreditUgly program your password will be added automatically and you will click 'continue' to "enter" the software.*

E) You have now entered the beginning of your credit repair process. An Instant Message System (IM) will pop-up, click 'start' to move to the Basic Information page.

4.) **Basic Information**
The basic information page is where you will enter all your information. Name, Mailing Address, Cell Phone Number, Email, Driver's License Number, Social Security, & Date of birth (D.O.B.).

You will see a box titled 'Picture SS/ W-2 Etc., here you are able to import your Driver's License, Proof Of Address (Utility Bill, Bank Statement, Cell Phone Bill, Etc.) and a Copy of your Social Security Card.

> ***Note:** If your Driver's LIcense does not match your residence you will need to include 2 proofs of Address to send with yourt dispute letters.*

***IMPORTANT**: It is Mandatory that you send a **copy** of your Driver's License, Proof of Address, & Social Security Card with each dispute letter you send to the credit bureaus. It is highly recommended that as you print the dispute letters, you attach the mandatory documents to each letter to avoid the possibility of sending a dispute letter without them.*

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Notes & Tabs:

a) At the bottom of the page there is an option to add any notes you might want to keep track of during your credit repair process.

b) Use the 'document tab' to scan in any updates that you receive in the mail from Equifax, Experian & TransUnion or you can just keep your updates and deletions in a separate file.

c) The history tab can be ignored since it is the same as the document tab.

Adding Users:
Remember, you can add up to 3 Users, take advantage of this as many in-dividuals do not realize they have mistakes on their credit report until they try to finance a purchase.

To add another person to the credit repair process, click 'Add Contact' at the top.

5.) <u>Credit Repair</u>
Once you have entered all your basic information, click the 'Credit Repair' tab located at the top right of your screen.

A) You are now at our 'Dispute Center'. Here you will be able to add the accounts you intend to dispute.

B) To start adding accounts you can either click 'Creditor' and search for a specific creditor or, you can click the 'Add Dispute' tab at the top left of your screen.

C) Once you have clicked the Add Dispute tab a box will pop-up. This is where you enter the Creditor, Account Number, Amount/Date, Dis-pute Type, (whether it's an Inquiry, Late Payment, Charge Off Etc.).

D) See Bureau; here you select which bureau this account is reporting to, if it is all three you can simply click #3 and it will populate all three disputes for all three bureaus.

E) Once you have entered all the accounts you would like to dispute go to the upper right of page and click: #1 Setup All Disputes
#2 Select All Due To Print
#3 Print Disputes

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F) The CreditUgly software will automatically select the appropriate letters for each account being disputed, making the credit repair pro-cess **“Easy as 1...2...3!!”**

G) A screen will pop-up explaining how to process the responses from the credit bureaus and what to do if the account has not been updated or changed.

H) Once your disputes have been printed attach a copy of your Driver’s License, Social Security Card, & A Proof Of Address, and mail them.

NOTE*: The responses from the Credit Bureaus will be sent directly to you. All paperwork will arrive in the mail from Equifax, Experian, & TransUnion. When you receive responses in the mail, you will be able to see the results of the disputes you have sent.*

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We have an Instructional Video that you can access by clicking on the ‘Help tab’ (button is located at top right of the screen). You can also view the video on the CreditUgly.com website.

6.) Help Section

The help section of the software includes links to assist with all of capabilities of the CreditUgly "Do It Yourself Credit Repair Software". Reviewing the links and watching the available videos will give you a better under-stand of what to do during your credit repair process.

You will also find our detailed User Manual that includes software screen-shots providing you with a detailed look on navigating and working with our software. After reviewing our Help Section, you will have a complete under-standing of our software and ready to be a top-notch credit repair wizard.

Our CreditUgly "Do It Yourself Credit Repair Software" can change your financial future. Our Credit Repair Software in combination with our Budgeting Software can save you thousands of dollars in the future and help you become debt free.

Good Luck and get started; Easy as 1,2,3!!!

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NOTES: